



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through September 2023

November 2023



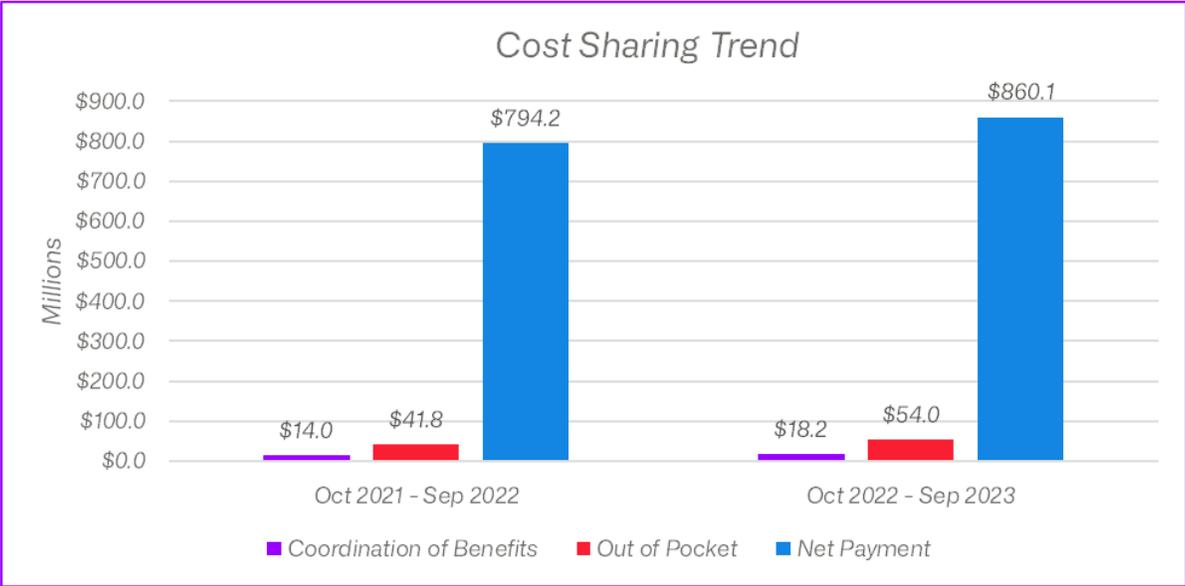
Executive Summary

- Overall Allowed PMPY trend rose 9.0% from \$8,523 to \$9,294, up slightly from July.
- Inpatient medical PMPY increased by 0.9%, driven by an increase of 0.1% facility charges
 - Surgical admissions increased by 5.0% (down from 12.4% in August), with a decrease in net PMPY payments of 1.2%; this accounted for 40% of inpatient allowed admissions
 - Allowed amounts PMPY for maternity admissions decreased 13.7% alongside a decrease to maternity admits of 0.9%, accounted for 38% of admissions, which led to a decrease in maternity spend of 14.9%
 - Average length of stay for admissions decreased overall by 9.9% and continued to decrease for surgical (13.4%) and maternity (6.1%)
- Outpatient medical PMPY increased by 11.2% from \$4,637 to \$5,157, up slightly from August
 - Utilization saw the largest increases for substance abuse (24.7%), durable medical equipment (18.0%), and mental health (12.8%)
 - Allowed amount per service increased for substance abuse (23.3%); durable medical equipment (19.7%); and PT, OT, Speech Therapy (19.4%)
- Pharmacy payments were driving 32.0% of the cost overall and increased by 11.8% PMPY from the previous rolling year
 - Specialty drugs incurring the largest costs on the pharmacy plan were medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Dupixent
 - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment of multiple myeloma cancer patients (Darzalex)

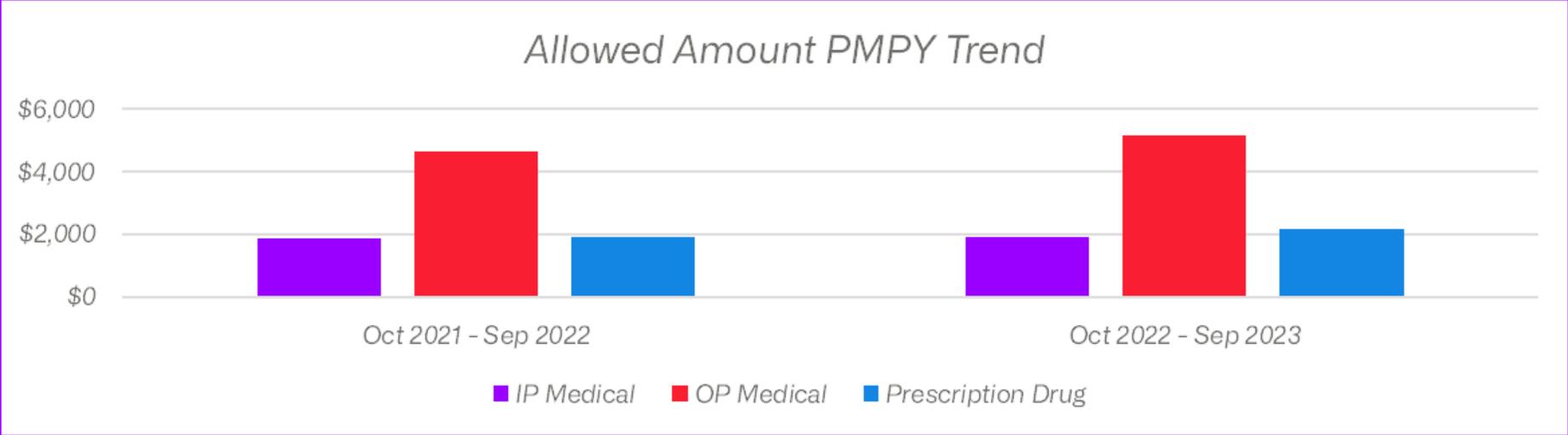
Overall Trend

Annual Trend

| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
|--------------------------|------------------------|------------------------|----------|
| Allowed Amount | \$849,979,644 | \$932,243,461 | 9.7% |
| Coordination of Benefits | \$13,955,135 | \$18,182,251 | 30.3% |
| Out of Pocket | \$41,824,348 | \$53,986,957 | 29.1% |
| Net Payment | \$794,200,160 | \$860,074,254 | 8.3% |
| Members Avg Med or Rx | \$99,729 | \$100,308 | 0.6% |
| Allow Amt PMPY | \$8,523 | \$9,294 | 9.0% |
| Allow Amt PEPY | \$18,803 | \$20,421 | 8.6% |
| Net Pay PMPY | \$7,964 | \$8,574 | 7.7% |
| Net Pay PEPY | \$17,569 | \$18,840 | 7.2% |



Overall PMPY Trend



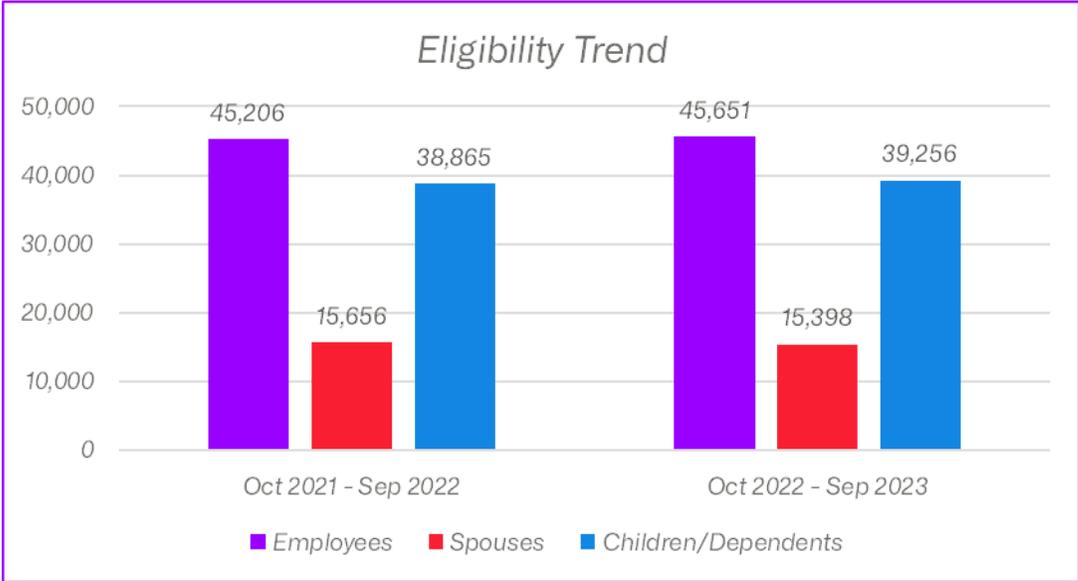
Allowed Amount PMPY Trend

| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
|-------------------|---------------------|---------------------|----------|
| IP Medical | \$1,886 | \$1,903 | 0.9% |
| OP Medical | \$4,637 | \$5,157 | 11.2% |
| Prescription Drug | \$1,940 | \$2,170 | 11.8% |

Overall Eligibility Trend

Annual Eligibility Trend

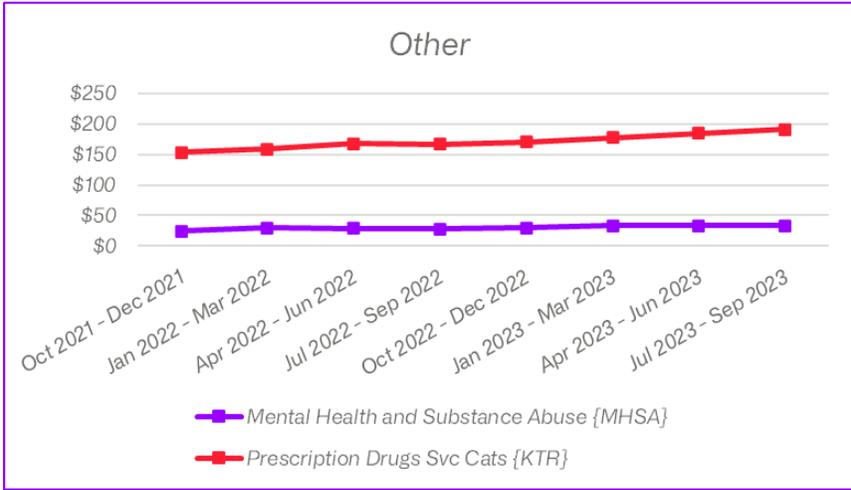
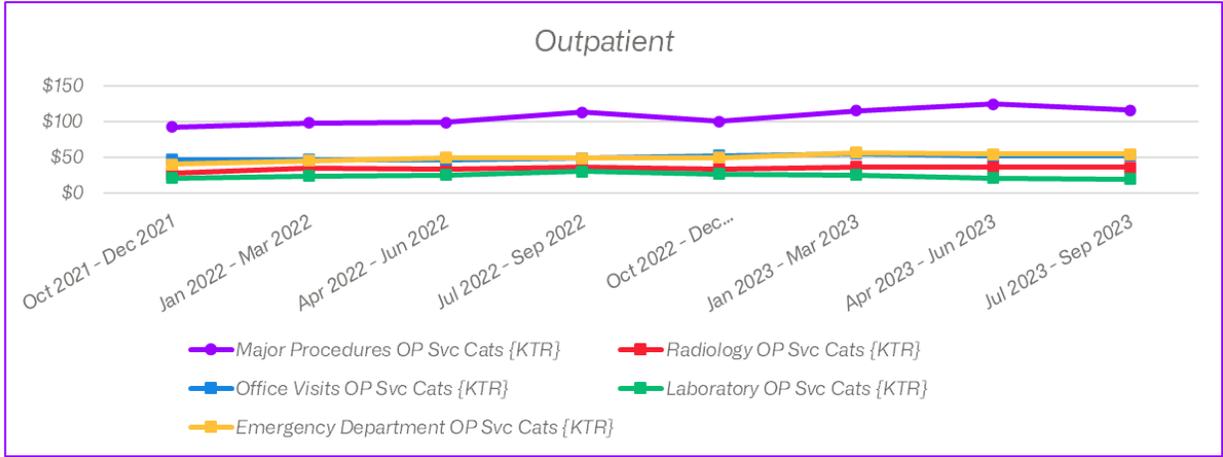
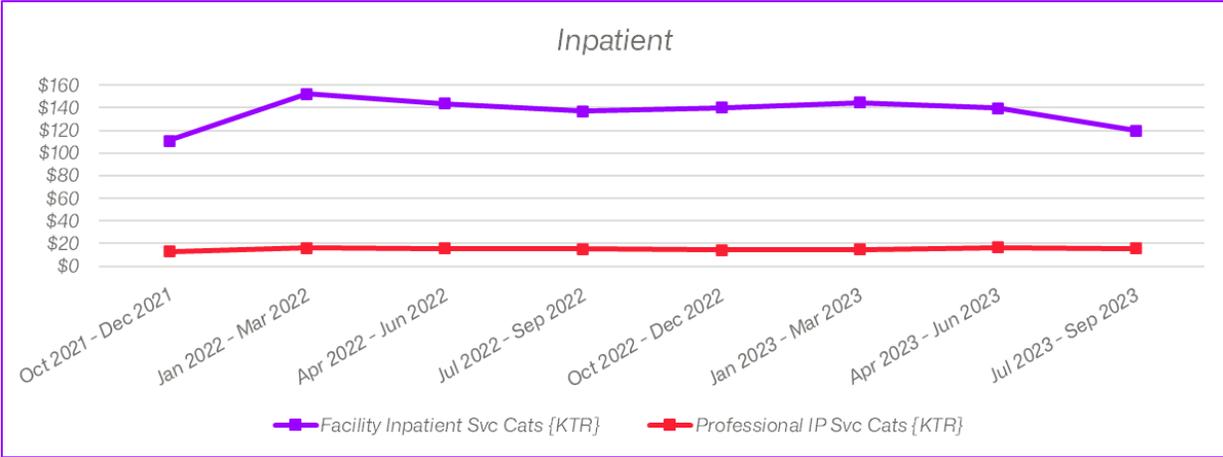
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
|------------------------|------------------------|------------------------|----------|
| Members Avg | 99,726 | 100,305 | 0.6% |
| Employees | 45,206 | 45,651 | 1.0% |
| Spouses | 15,656 | 15,398 | -1.6% |
| Children/Dependents | 38,865 | 39,256 | 1.0% |
| Family Size Avg | 2.2 | 2.2 | -0.4% |
| Member Age Avg | 34.4 | 34.4 | -0.1% |
| Employees | 47.0 | 47.0 | -0.1% |
| Spouses | 49.8 | 49.9 | 0.1% |
| Children/Dependents | 13.5 | 13.5 | 0.5% |



Overall Trend by Type of Service

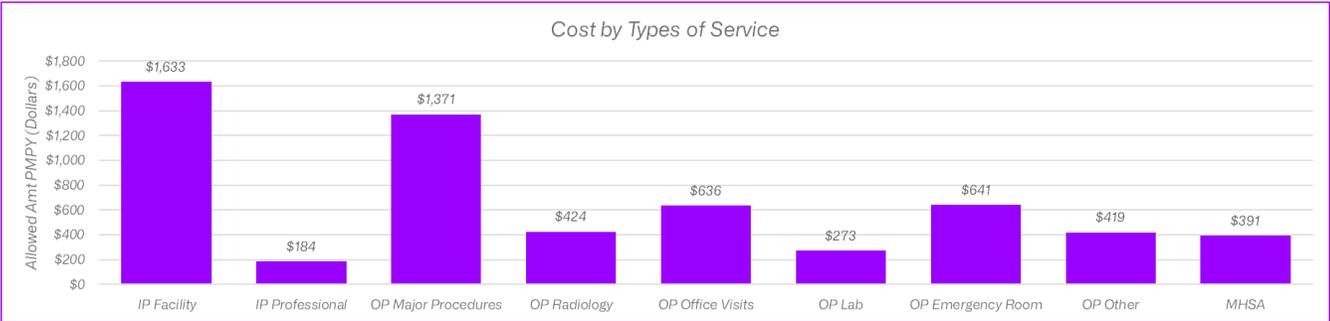
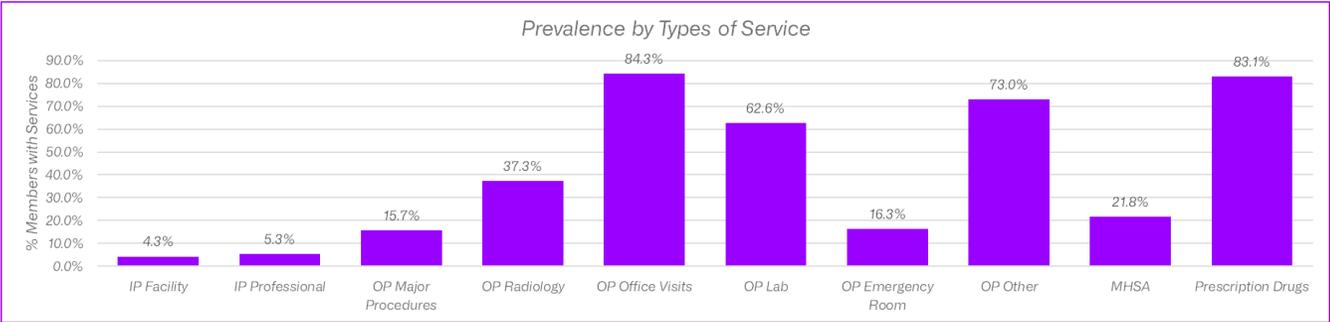
| | Allowed Amt PMPY Med and Rx | | | Net Pay PMPY Med and Rx | | |
|---------------------|-----------------------------|------------------------|----------|-------------------------|------------------------|----------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
| IP Facility | \$1,632 | \$1,633 | 0.1% | \$1,562 | \$1,550 | -0.8% |
| IP Professional | \$181 | \$184 | 1.8% | \$175 | \$176 | 0.6% |
| OP Major Procedures | \$1,208 | \$1,371 | 13.5% | \$1,150 | \$1,300 | 13.1% |
| OP Radiology | \$390 | \$424 | 8.6% | \$367 | \$398 | 8.7% |
| OP Office Visits | \$563 | \$636 | 13.0% | \$483 | \$544 | 12.6% |
| OP Lab | \$296 | \$273 | -7.8% | \$269 | \$239 | -11.0% |
| OP Emergency Room | \$549 | \$641 | 16.8% | \$498 | \$583 | 17.0% |
| OP Other | \$369 | \$419 | 13.4% | \$352 | \$402 | 14.1% |
| MHSA | \$334 | \$391 | 16.9% | \$311 | \$360 | 16.0% |
| Prescription Drugs | \$1,940 | \$2,170 | 11.8% | \$1,834 | \$1,981 | 8.0% |

Allowed Amount PMPM Quarterly Trend



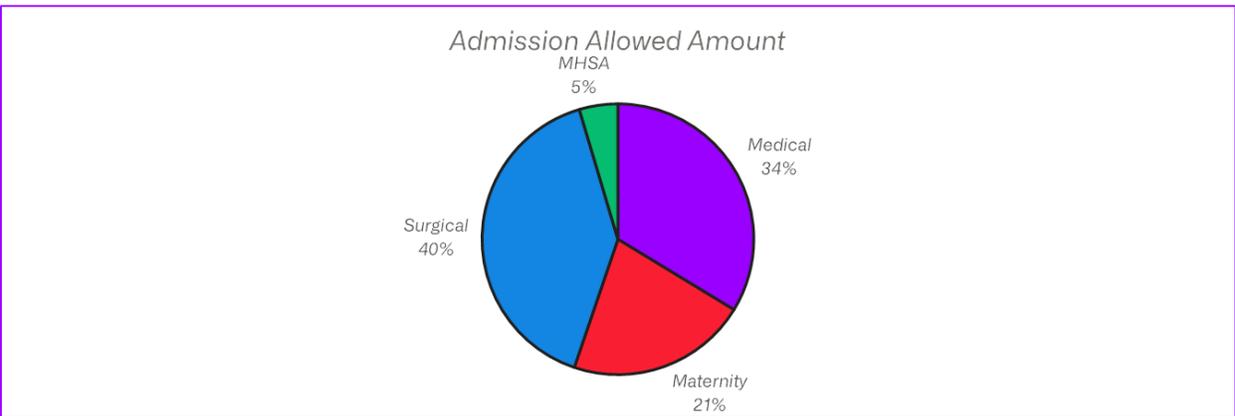
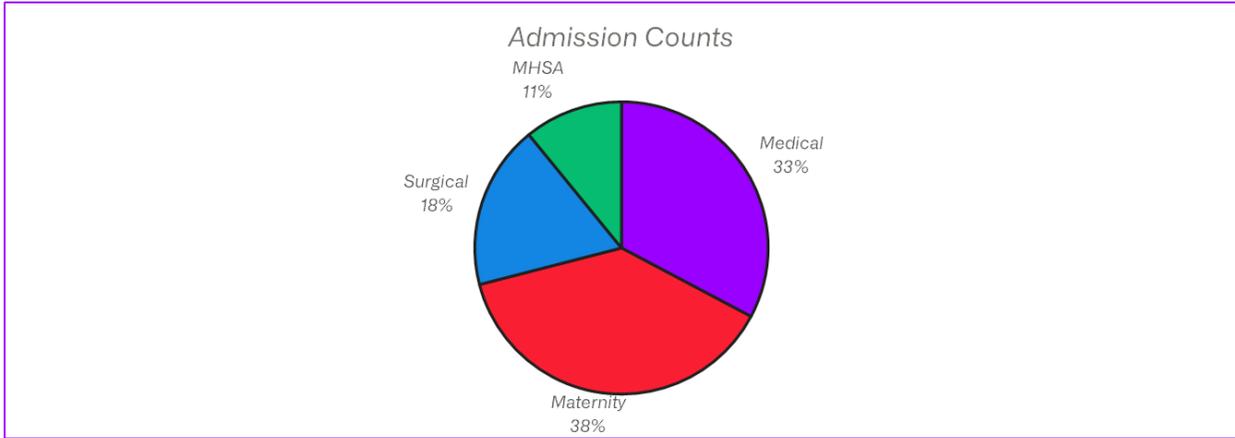
Cost and Use by Type of Service

| | Patients as a % of Total Members | Costs as a % of Total Allowed Amount |
|---------------------|----------------------------------|--------------------------------------|
| IP Facility | 4.3% | 24.1% |
| IP Professional | 5.3% | 2.7% |
| OP Major Procedures | 15.7% | 20.2% |
| OP Radiology | 37.3% | 6.3% |
| OP Office Visits | 84.3% | 9.4% |
| OP Lab | 62.6% | 4.0% |
| OP Emergency Room | 16.3% | 9.5% |
| OP Other | 73.0% | 6.2% |
| MHSA | 21.8% | 5.8% |
| Prescription Drugs | 83.1% | 32.0% |



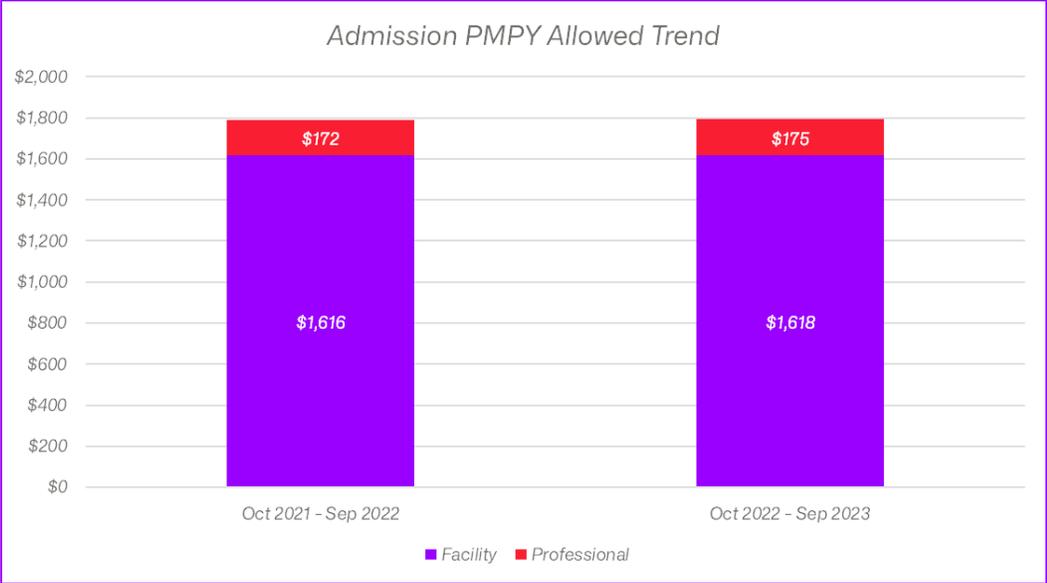
Acute Inpatient Admission Detail

| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | |
|---------------------|------------------------|------------------------|----------|--------|
| Admits/1000 | Medical | 16.5 | 18.6 | 12.5% |
| | Maternity | 21.9 | 21.7 | -0.9% |
| | Surgical | 9.8 | 10.3 | 5.0% |
| | MHSA | 5.7 | 6.2 | 8.3% |
| | Total | 53.9 | 56.7 | 5.3% |
| Allowed Amount PMPY | Medical | \$611 | \$616 | 0.8% |
| | Maternity | \$455 | \$393 | -13.7% |
| | Surgical | \$747 | \$734 | -1.7% |
| | MHSA | \$72 | \$84 | 16.2% |
| | Total | \$1,885 | \$1,827 | -3.1% |
| Net Pay PMPY | Medical | \$587 | \$600 | 2.1% |
| | Maternity | \$435 | \$370 | -14.9% |
| | Surgical | \$713 | \$705 | -1.2% |
| | MHSA | \$69 | \$80 | 16.0% |
| | Total | \$1,805 | \$1,755 | -2.8% |



Admission PMPY Allowed Amount Trend*

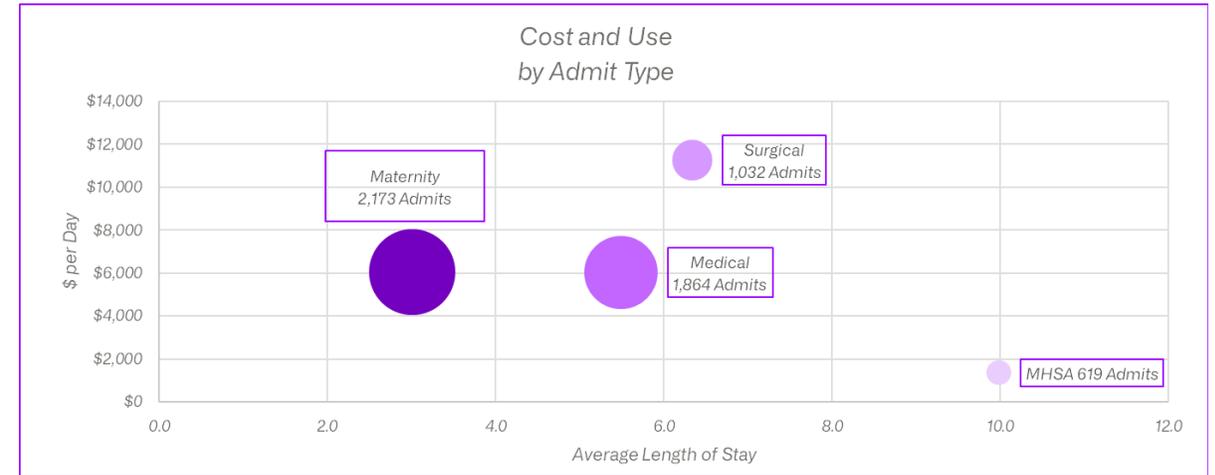
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
|-------------------------|------------------------|------------------------|--------------|
| Allowed Amt PMPY | | | |
| Facility | \$1,616 | \$1,618 | 0.1% |
| Professional | \$172 | \$175 | 1.7% |
| Total | \$1,788 | \$1,793 | 0.3% |
| Net Pay PMPY | | | |
| Facility | \$1,548 | \$1,537 | -0.7% |
| Professional | \$166 | \$167 | 0.4% |
| Total | \$1,714 | \$1,704 | -0.6% |



*This report excludes LTC & non-acute admissions.

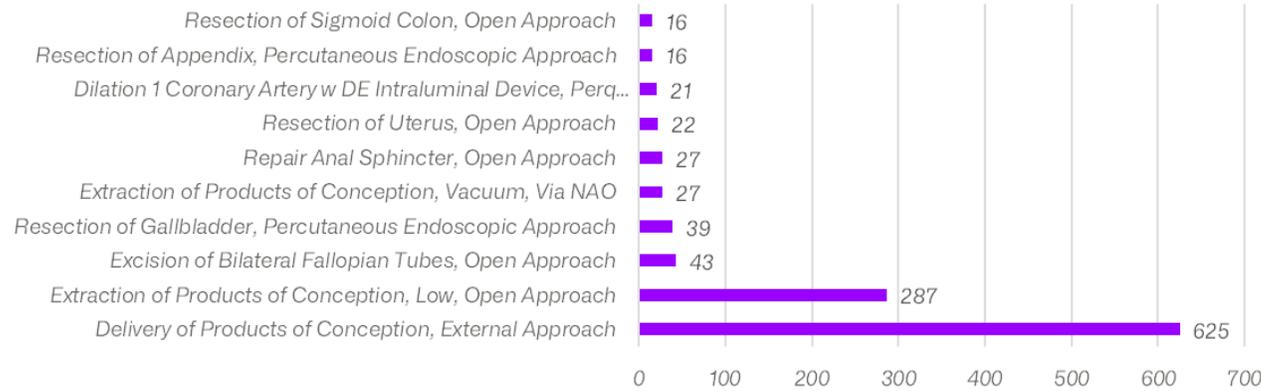
Acute Admission Detail*

| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
|--------------------------|------------------------|------------------------|----------|
| Length of Stay | | | |
| Medical | 6.5 | 5.5 | -15.6% |
| Surgical | 7.3 | 6.3 | -13.4% |
| Maternity | 3.2 | 3.0 | -6.1% |
| MHSA | 10.7 | 10.0 | -6.4% |
| Total | 5.8 | 5.2 | -9.9% |
| Allowed Amt/Admit | | | |
| Medical | \$36,956 | \$33,140 | -10.3% |
| Surgical | \$76,225 | \$71,365 | -6.4% |
| Maternity | \$20,812 | \$18,124 | -12.9% |
| MHSA | \$12,671 | \$13,592 | 7.3% |
| Total | \$34,979 | \$32,211 | -7.9% |
| Allowed Amt/Day | | | |
| Medical | \$5,682 | \$6,034 | 6.2% |
| Surgical | \$10,411 | \$11,261 | 8.2% |
| Maternity | \$6,501 | \$6,031 | -7.2% |
| MHSA | \$1,188 | \$1,362 | 14.7% |
| Total | \$6,081 | \$6,214 | 2.2% |



Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



Volume

Top 10 Principal Procedures: 1,123
 Total Principal Procedures: 5,690
 Top 10 as a % of Total: 19.7%

Cost

Top 10 Principal Procedures (Admission Costs): \$29.6 m
 Total Principal Procedures (Admission Costs): \$183.2 m
 Top 10 as a % of Total Admission Costs: 16.1%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

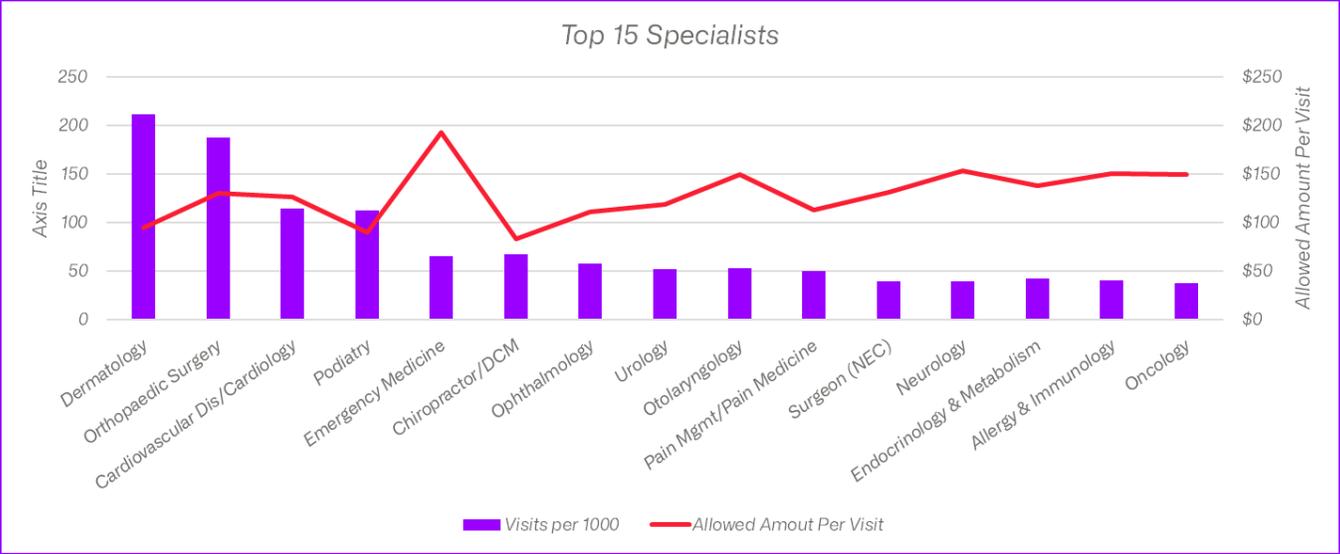
| | Allowed Amt PMPY Med | | | Patients | | |
|----------------------------|------------------------|------------------------|----------|------------------------|------------------------|----------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
| Major Procedures | \$1,208 | \$1,371 | 13.5% | 16,581 | 17,356 | 4.7% |
| Specialty Drugs (Medical) | \$552 | \$625 | 13.3% | 3,393 | 3,459 | 1.9% |
| Professional Office Visits | \$563 | \$636 | 13.0% | 92,261 | 93,472 | 1.3% |
| Emergency Rooms | \$549 | \$641 | 16.8% | 16,330 | 18,073 | 10.7% |
| Radiology | \$390 | \$424 | 8.6% | 39,188 | 41,408 | 5.7% |
| Other Outpatient Services | \$369 | \$419 | 13.4% | 79,788 | 80,963 | 1.5% |
| Laboratory | \$296 | \$273 | -7.8% | 73,177 | 69,432 | -5.1% |
| Mental Health | \$236 | \$278 | 17.9% | 21,617 | 23,484 | 8.6% |
| Substance Abuse | \$22 | \$28 | 23.3% | 879 | 988 | 12.4% |
| PT, OT, Speech Therapy | \$124 | \$148 | 19.4% | 14,555 | 15,596 | 7.2% |
| Injections and Medications | \$103 | \$80 | -22.0% | 11,807 | 12,545 | 6.3% |
| Supplies and Devices | \$88 | \$92 | 5.6% | 13,251 | 14,218 | 7.3% |
| Dialysis | \$63 | \$65 | 2.8% | 89 | 98 | 10.1% |
| Durable Medical Equipment | \$32 | \$38 | 19.7% | 4,264 | 4,619 | 8.3% |

Outpatient Medical Detail

| | Utilization (Services per 1000) | | | Price (Allowed Amount per Service) | | |
|----------------------------|---------------------------------|------------------------|----------|------------------------------------|------------------------|----------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
| Major Procedures | 1,846.6 | 1,957.2 | 6.0% | \$654 | \$701 | 7.1% |
| Specialty Drugs (Medical) | 275.6 | 293.8 | 6.6% | \$2,001 | \$2,128 | 6.3% |
| Professional Office Visits | 5,437.4 | 5,715.3 | 5.1% | \$104 | \$111 | 7.5% |
| Emergency Rooms | 1,939.1 | 2,146.2 | 10.7% | \$283 | \$299 | 5.5% |
| Radiology | 1,675.2 | 1,757.2 | 4.9% | \$233 | \$241 | 3.6% |
| Other Outpatient Services | 3,314.7 | 3,535.2 | 6.7% | \$111 | \$118 | 6.3% |
| Laboratory | 7,473.7 | 7,322.7 | -2.0% | \$40 | \$37 | -5.9% |
| Mental Health | 2,367.7 | 2,671.0 | 12.8% | \$100 | \$104 | 4.5% |
| Substance Abuse | 166.4 | 207.6 | 24.7% | \$135 | \$133 | -1.1% |
| PT, OT, Speech Therapy | 4,009.9 | 4,334.0 | 8.1% | \$31 | \$34 | 10.5% |
| Injections and Medications | 762.9 | 803.4 | 5.3% | \$135 | \$100 | -25.9% |
| Supplies and Devices | 1,078.5 | 1,152.9 | 6.9% | \$81 | \$80 | -1.2% |
| Dialysis | 107.9 | 103.2 | -4.4% | \$584 | \$628 | 7.4% |
| Durable Medical Equipment | 180.9 | 213.4 | 18.0% | \$175 | \$177 | 1.4% |

Outpatient Medical Detail: Professional Office Visits

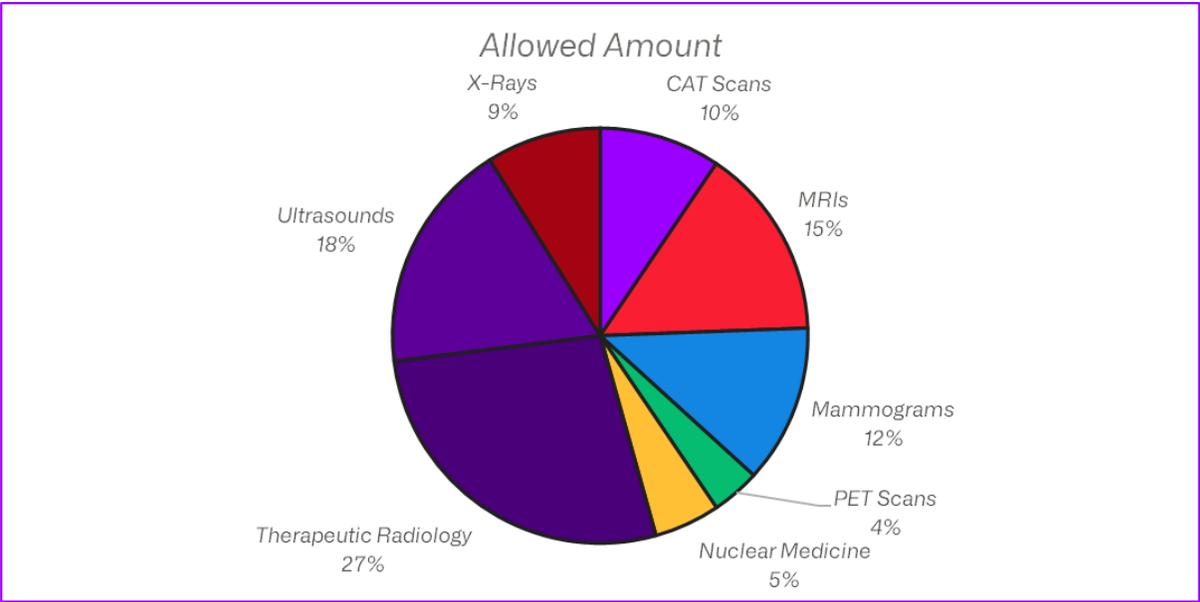
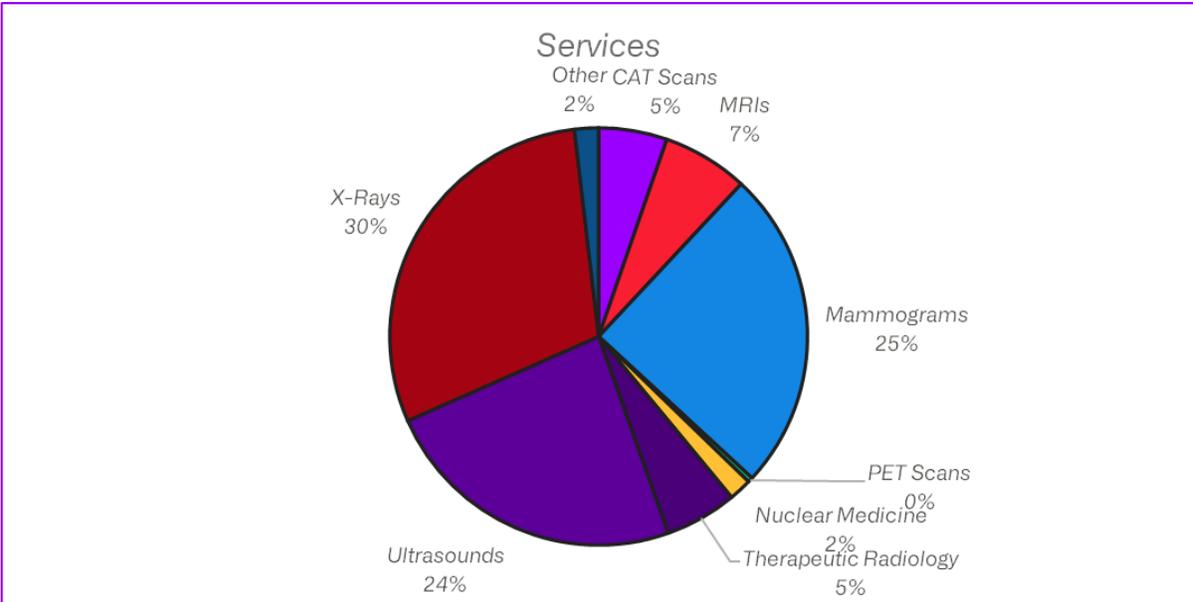
| | % Visits | | | % Allowed Amt | | | Allowed Amount/Visit | | | Visits per 1000 | | |
|-----------------------|---------------------|---------------------|--------|---------------------|---------------------|--------|----------------------|---------------------|-------------|---------------------|---------------------|-------------|
| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
| Specialist Visits | 37.6% | 35.7% | -2.0% | 36.9% | 34.9% | -2.0% | \$119 | \$128 | 7.3% | 1,498 | 1,501 | 0.1% |
| Non-Specialist Visits | 62.4% | 64.3% | 2.0% | 63.1% | 65.1% | 2.0% | \$123 | \$132 | 7.7% | 2,481 | 2,705 | 9.0% |
| Total | 100.0% | 100.0% | | 100.0% | 100.0% | | \$121 | \$131 | 7.6% | 3,980 | 4,205 | 5.7% |



| | Visits per 1000 | Allowed Amount per Visit |
|-------------------------------|-----------------|--------------------------|
| Dermatology | 211 | \$94 |
| Orthopaedic Surgery | 188 | \$130 |
| Cardiovascular Dis/Cardiology | 114 | \$126 |
| Podiatry | 113 | \$90 |
| Emergency Medicine | 65 | \$192 |
| Chiropractor/DCM | 67 | \$83 |
| Ophthalmology | 58 | \$111 |
| Urology | 52 | \$118 |
| Otolaryngology | 53 | \$149 |
| Pain Mgmt/Pain Medicine | 50 | \$113 |
| Surgeon (NEC) | 40 | \$131 |
| Neurology | 39 | \$153 |
| Endocrinology & Metabolism | 42 | \$138 |
| Allergy & Immunology | 40 | \$150 |
| Oncology | 37 | \$149 |
| Top 15 | 1,162 | \$122 |
| All Other Specialists | 343 | \$147 |
| Total All Specialists | 1,501 | \$128 |

Outpatient Medical Detail: Radiology

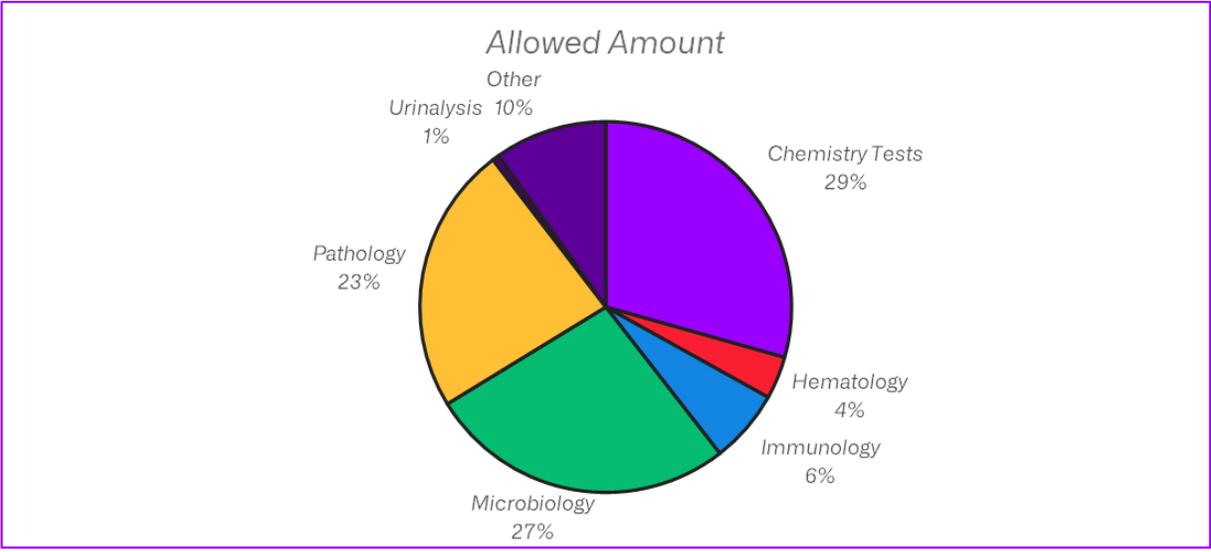
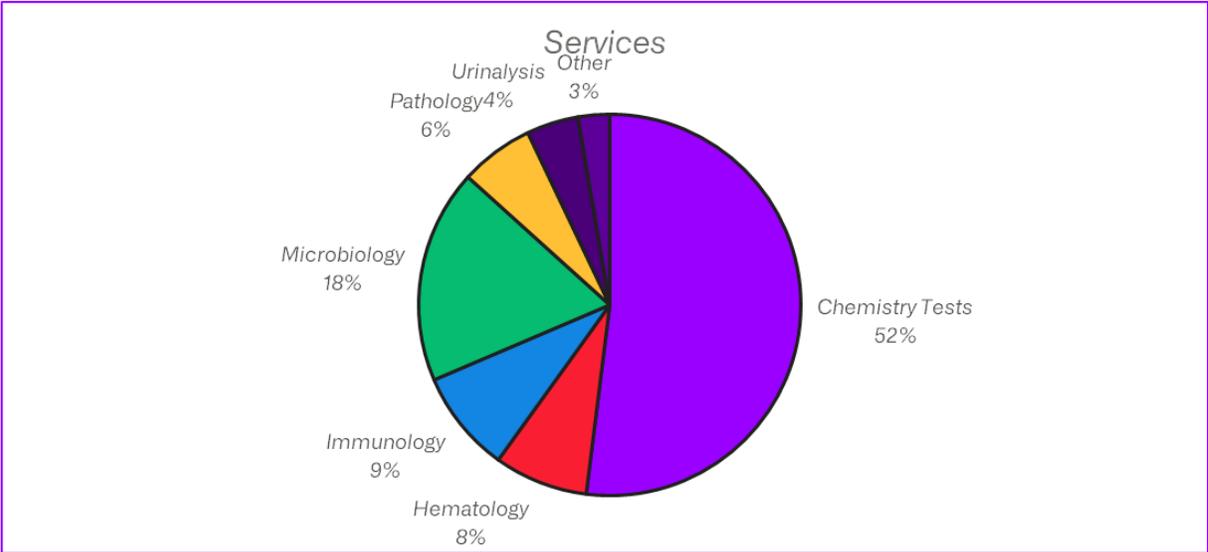
| Outpatient Radiology Services | Services per 1000 | | | Allowed Amount per Service | | | Allowed Amount PMPY | | | Net Pay PMPY | | |
|-------------------------------|---------------------|---------------------|-------------|----------------------------|---------------------|-------------|---------------------|---------------------|-------------|---------------------|---------------------|-------------|
| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
| CAT Scans | 83.8 | 93.1 | 11.1% | \$437 | \$435 | -0.5% | \$37 | \$40 | 10.6% | \$33 | \$37 | 10.4% |
| MRIs | 107.5 | 116.9 | 8.8% | \$540 | \$565 | 4.7% | \$58 | \$66 | 14.0% | \$54 | \$61 | 13.8% |
| Mammograms | 404.4 | 437.8 | 8.3% | \$118 | \$121 | 2.1% | \$48 | \$53 | 10.5% | \$47 | \$52 | 10.7% |
| PET Scans | 4.8 | 6.8 | 41.2% | \$3,027 | \$2,769 | -8.5% | \$15 | \$19 | 29.2% | \$14 | \$18 | 28.4% |
| Nuclear Medicine | 28.1 | 30.9 | 9.8% | \$707 | \$747 | 5.6% | \$20 | \$23 | 16.0% | \$19 | \$22 | 15.0% |
| Therapeutic | 103.1 | 98.1 | -4.9% | \$1,028 | \$1,105 | 7.5% | \$106 | \$108 | 2.3% | \$104 | \$107 | 3.0% |
| Ultrasounds | 426.9 | 417.9 | -2.1% | \$164 | \$171 | 4.3% | \$70 | \$71 | 2.1% | \$63 | \$65 | 1.9% |
| X-Rays | 486.3 | 522.9 | 7.5% | \$71 | \$75 | 5.7% | \$35 | \$39 | 13.7% | \$29 | \$33 | 13.7% |
| Other | 30.2 | 32.7 | 8.3% | \$101 | \$114 | 12.4% | \$3 | \$4 | 21.7% | \$3 | \$4 | 22.2% |
| Total | 1675.2 | 1757.2 | 4.9% | \$233 | \$241 | 3.6% | \$390 | \$424 | 8.6% | \$367 | \$398 | 8.7% |



Outpatient Medical Detail: Laboratory

Annual Trend

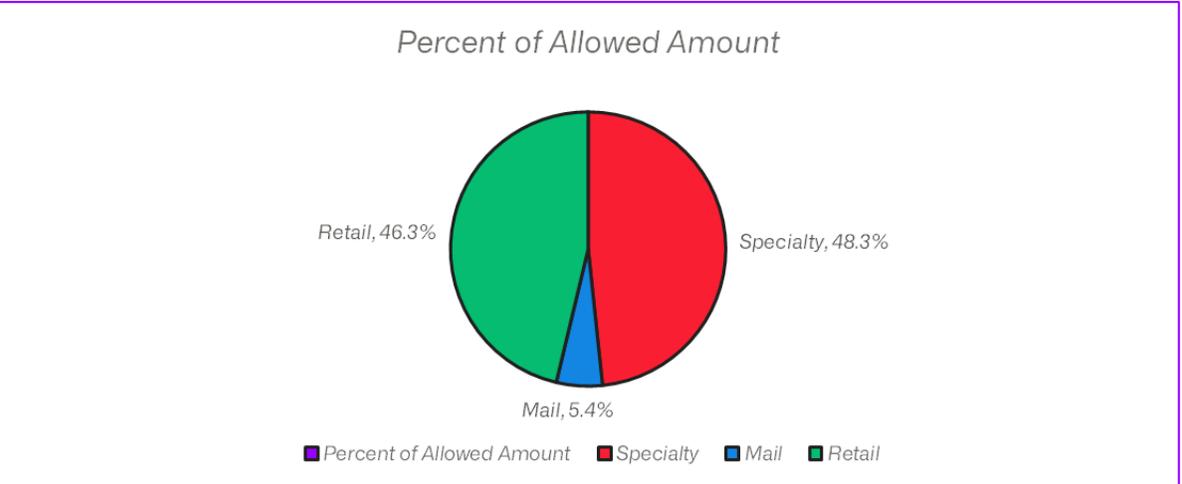
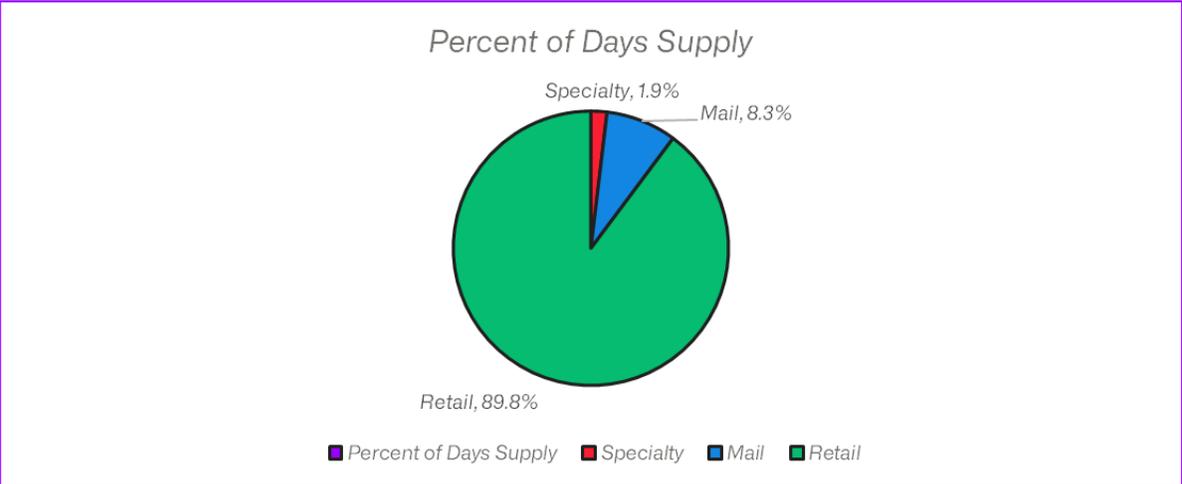
| Outpatient Lab Services | Services per 1000 | | | Allowed Amount per Service | | | Allowed Amount PMPY | | | Net Pay PMPY | | |
|-------------------------|------------------------|------------------------|--------------|----------------------------|------------------------|--------------|------------------------|------------------------|--------------|------------------------|------------------------|---------------|
| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
| Chemistry Tests | 3,479.0 | 3,805.8 | 9.4% | \$20 | \$21 | 4.9% | \$70 | \$80 | 14.7% | \$56 | \$63 | 11.5% |
| Hematology | 545.2 | 580.7 | 6.5% | \$13 | \$17 | 30.6% | \$7 | \$10 | 39.1% | \$6 | \$7 | 8.6% |
| Immunology | 823.9 | 633.9 | -23.1% | \$29 | \$28 | -5.2% | \$24 | \$17 | -27.1% | \$23 | \$16 | -30.0% |
| Microbiology | 1,648.4 | 1,328.2 | -19.4% | \$68 | \$55 | -19.3% | \$112 | \$73 | -35.0% | \$108 | \$68 | -37.1% |
| Pathology | 449.1 | 457.3 | 1.8% | \$127 | \$139 | 9.4% | \$57 | \$64 | 11.4% | \$52 | \$59 | 13.0% |
| Urinalysis | 308.6 | 321.0 | 4.0% | \$5 | \$5 | 1.7% | \$2 | \$2 | 5.8% | \$1 | \$1 | 7.4% |
| Other | 219.5 | 195.7 | -10.8% | \$108 | \$136 | 26.4% | \$24 | \$27 | 12.8% | \$22 | \$25 | 15.2% |
| Total | 7,473.7 | 7,322.7 | -2.0% | \$40 | \$37 | -5.9% | \$296 | \$273 | -7.8% | \$269 | \$239 | -11.0% |



Prescription Drug Detail*

Annual Trend

| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
|-------------------|-------------------------------|------------------------|------------------|
| Total | Allowed Amount PMPY | \$1,940 | \$2,170 11.8% |
| | Net Pay PMPY | \$1,834 | \$1,981 8.0% |
| | Out of Pocket PMPY | \$100 | \$180 80.4% |
| | Patients per 1000 | 786.3 | 831.2 5.7% |
| | Allowed Amount per Day Supply | \$4.53 | \$4.64 2.4% |
| | Days Supply PMPY | 428.2 | 467.8 9.2% |
| Mail Order | Allowed Amount PMPY | \$99 | \$117 17.7% |
| | Net Pay PMPY | \$93 | \$109 17.9% |
| | Out of Pocket PMPY | \$7 | \$7 ^c |
| | Patients per 1000 | 47.6 | 44.4 -6.7% |
| | Allowed Amount per Day Supply | \$2.38 | \$3.01 26.3% |
| | Days Supply PMPY | 41.7 | 38.9 -6.8% |
| Retail | Allowed Amount PMPY | \$937 | \$1,004 7.1% |
| | Net Pay PMPY | \$846 | \$900 6.4% |
| | Out of Pocket PMPY | \$86 | \$98 13.2% |
| | Patients per 1000 | 782.0 | 827.9 5.9% |
| | Allowed Amount per Day Supply | \$2.47 | \$2.39 -3.2% |
| | Days Supply PMPY | 379.6 | 420.2 10.7% |
| Specialty | Allowed Amount PMPY | \$903 | \$1,049 16.1% |
| | Net Pay PMPY | \$895 | \$971 8.6% |
| | Out of Pocket PMPY | \$7 | \$75 955.8% |
| | Patients per 1000 | 36.3 | 41.8 15.2% |
| | Allowed Amount per Day Supply | \$131.72 | \$119.78 -9.1% |
| | Days Supply PMPY | 6.9 | 8.8 27.6% |

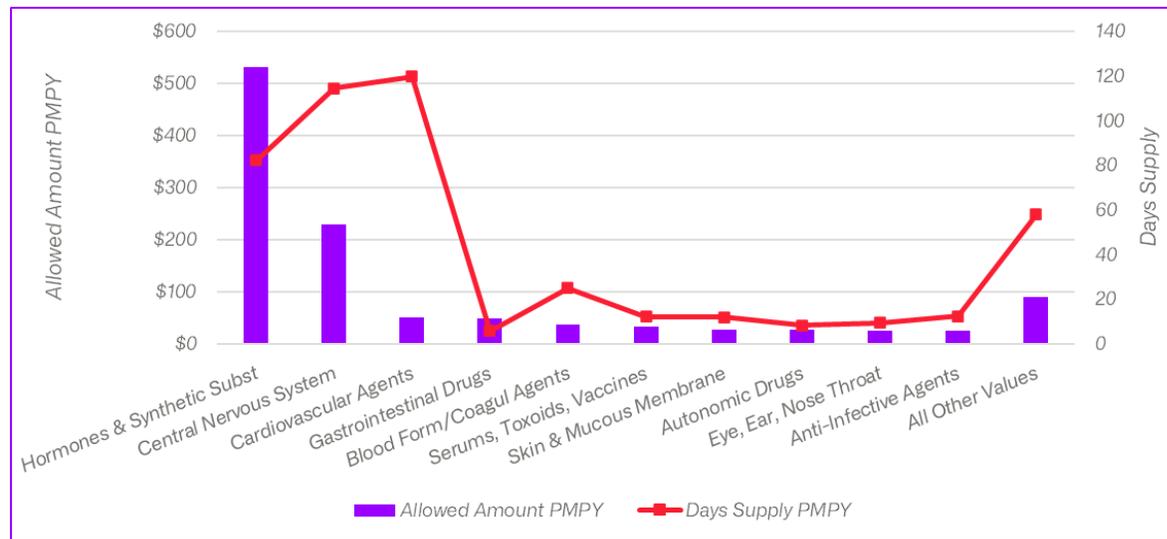


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

| Therapeutic Class | Allowed Amount PMPY | | | Net Pay PMPY | | | Allowed Amt per Days Supply | | | Days Supply PMPY | | | Generic Efficiency | | |
|----------------------------|---------------------|---------------------|-------------|---------------------|---------------------|-------------|-----------------------------|---------------------|--------------|---------------------|---------------------|-------------|---------------------|---------------------|-------------|
| | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
| Hormones & Synthetic Subst | \$446 | \$532 | 19.3% | \$420 | \$503 | 19.8% | \$7 | \$6 | -9.1% | 63 | 82 | 31.2% | 93.6% | 93.2% | -0.5% |
| Central Nervous System | \$244 | \$229 | -6.2% | \$219 | \$200 | -8.7% | \$2 | \$2 | -10.0% | 110 | 115 | 4.2% | 94.6% | 98.2% | 3.8% |
| Cardiovascular Agents | \$51 | \$50 | -2.3% | \$38 | \$37 | -2.8% | \$0 | \$0 | -5.0% | 116 | 120 | 2.8% | 99.9% | 100.0% | 0.0% |
| Blood Form/Coagul Agents | \$45 | \$48 | 8.4% | \$42 | \$46 | 8.4% | \$14 | \$9 | -38.0% | 3 | 6 | 75.0% | 99.9% | 99.8% | -0.1% |
| Gastrointestinal Drugs | \$42 | \$37 | -11.7% | \$38 | \$33 | -11.8% | \$2 | \$2 | -17.5% | 23 | 25 | 7.0% | 99.9% | 99.9% | 0.0% |
| Autonomic Drugs | \$32 | \$32 | 0.7% | \$28 | \$28 | -0.5% | \$3 | \$3 | -5.4% | 11 | 12 | 6.4% | 99.9% | 99.9% | 0.0% |
| Eye, Ear, Nose Throat | \$25 | \$27 | 8.6% | \$21 | \$23 | 5.7% | \$2 | \$2 | 13.1% | 12 | 12 | -4.0% | 99.1% | 98.0% | -1.2% |
| Diagnostic Agents | \$20 | \$27 | 33.7% | \$17 | \$22 | 28.6% | \$3 | \$3 | 22.7% | 8 | 8 | 8.9% | 0.0% | 0.0% | 0.0% |
| Skin & Mucous Membrane | \$32 | \$25 | -20.1% | \$28 | \$21 | -24.0% | \$4 | \$3 | -26.1% | 9 | 9 | 8.1% | 98.7% | 98.7% | 0.0% |
| Anti-Infective Agents | \$21 | \$24 | 17.0% | \$16 | \$18 | 13.0% | \$2 | \$2 | 4.6% | 11 | 12 | 11.9% | 99.9% | 100.0% | 0.0% |
| All Other Values | \$80 | \$89 | 12.3% | \$72 | \$79 | 10.1% | \$1 | \$2 | 5.9% | 55 | 58 | 6.1% | 99.6% | 99.7% | 0.1% |
| Total | \$1,037 | \$1,121 | 8.1% | \$939 | \$1,010 | 7.5% | \$2 | \$2 | -0.8% | 421 | 459 | 8.9% | 97.4% | 98.5% | 1.1% |



Specialty Drug Detail¹

| | Allowed Amount | | | Patients | | | Allowed Amount per Patient | | |
|------------------------|---------------------|---------------------|----------|---------------------|---------------------|----------|----------------------------|---------------------|----------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change | Oct 2021 - Sep 2022 | Oct 2022 - Sep 2023 | % Change |
| Medical Specialty | \$55,018,267 | \$62,708,376 | 14.0% | 3,393 | 3,460 | 2.0% | \$16,215 | \$18,124 | 11.8% |
| Prescription Specialty | \$90,103,248 | \$105,197,639 | 16.8% | 4,003 | 4,632 | 15.7% | \$22,509 | \$22,711 | 0.9% |

| Top 10 Specialty Drugs Through Medical Plans | | Allowed Amount | Patients | Allowed/Patient |
|---|--|---------------------|--------------|-----------------|
| J9271 | Inject pembrolizumab 1 mg | \$6,455,600 | 55 | \$117,375 |
| J2350 | Inject, ocrelizumab, 1 mg | \$3,863,470 | 53 | \$72,896 |
| J9144 | Inj, daratumumab, 10 mg and hyaluronidase-fihj | \$2,972,968 | 14 | \$212,355 |
| J2506 | Inject, pegfilgrastim, excl biosimilar, 0.5 mg | \$2,412,398 | 50 | \$48,248 |
| J3380 | Inject vedolizumab 1 mg | \$2,014,826 | 50 | \$40,297 |
| J9299 | Inject nivolumab 1 mg | \$1,866,611 | 17 | \$109,801 |
| 96413 | CHEMOTX ADMN IV NFS TQ UP 1 HR | \$1,609,439 | 539 | \$2,986 |
| J2323 | Injection natalizumab, 1 mg | \$1,380,405 | 13 | \$106,185 |
| J0585 | Injection onabotulinumtoxinA, 1 unit | \$1,342,064 | 310 | \$4,329 |
| Q5103 | Inj, infliximab-dyyb, inflectra, 10 mg | \$1,340,533 | 85 | \$15,771 |
| Total Top 10 | | \$23,480,521 | 889 | \$26,412 |
| Percent of Overall Total (Medical Specialty) | | 38.1% | 31.8% | |

¹Specialty drugs are defined in a Merative service category group and include drugs paid under the prescription benefit and the medical benefit. Although there is no consensus definition, the continuum of drugs included may have the following characteristics: relatively costly (at least \$670 per month for a 30-day supply, according to CMS); often injected or infused; involve a significant degree of patient education, monitoring and management; require special preparation, handling or monitoring; and may be biologically created vs. a chemical compound.

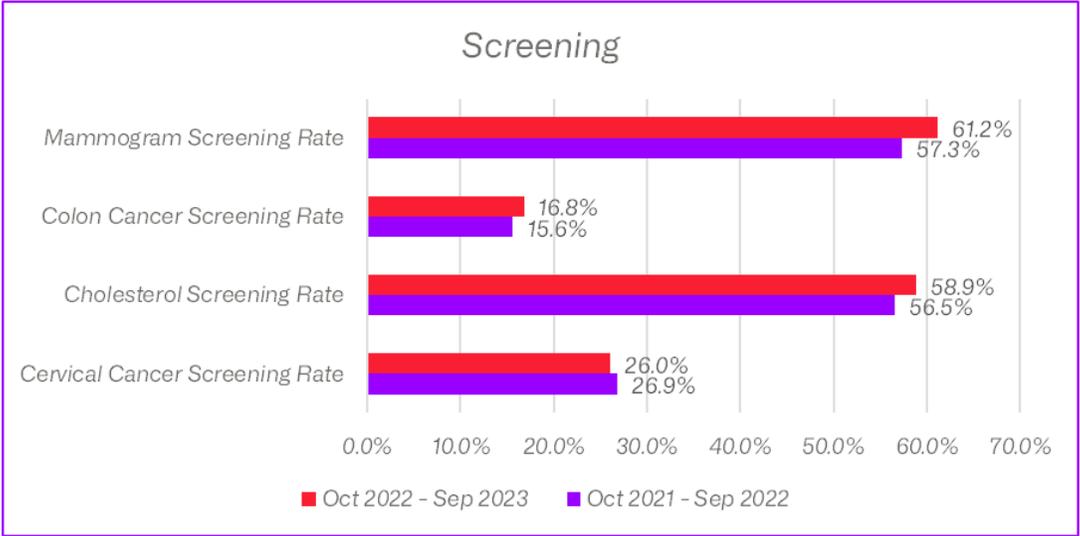
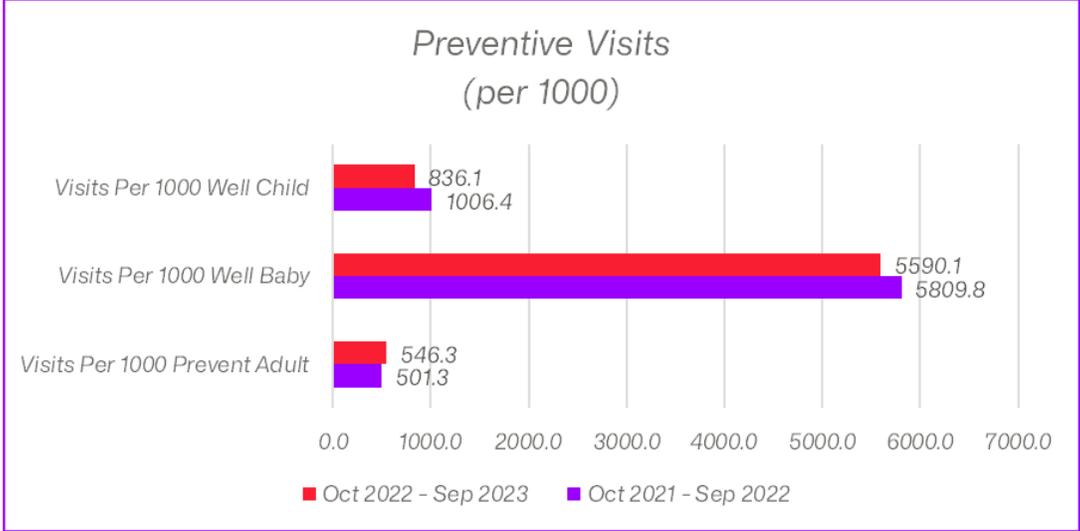
Specialty Drug Detail

| Top 15 Through the Prescription Plan | | |
|--|---------------------|--------------|
| | Allowed Amount | Patients |
| HUMIRA | \$13,808,132 | 224 |
| STELARA | \$7,304,322 | 81 |
| DUPIXENT | \$6,030,848 | 243 |
| TREMFYA | \$5,552,456 | 108 |
| SKYRIZI | \$4,152,906 | 76 |
| ENBREL | \$2,740,307 | 60 |
| COSENTYX | \$2,645,725 | 49 |
| TALTZ | \$2,068,691 | 43 |
| VERZENIO | \$1,810,580 | 12 |
| OTEZLA | \$1,698,862 | 60 |
| TRIKAFTA | \$1,640,263 | 8 |
| BIKTARVY | \$1,573,948 | 62 |
| SPRYCEL | \$1,459,004 | 13 |
| RINVOQ | \$1,353,657 | 34 |
| CIMZIA | \$1,295,451 | 30 |
| Total Top 15 | \$55,135,151 | 1,103 |
| Percent of Overall Total (Rx Specialty) | 52.4% | 23.8% |

Mental Health and Substance Abuse Detail

| | Mental Health | | | Substance Abuse | | |
|-----------------------------|------------------------|------------------------|----------|------------------------|------------------------|----------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | % Change |
| Overall | | | | | | |
| Patients per 1000 Inpatient | 4.0 | 4.2 | 6.3% | 1.4 | 1.5 | 7.4% |
| Pats per 1000 Outpatient | 195.8 | 211.8 | 8.1% | 8.0 | 8.9 | 11.9% |
| Inpatient | | | | | | |
| Allow Amt PMPY Adm Acute | \$50 | \$58 | 16.3% | \$22 | \$26 | 16.1% |
| Net Pay PMPY Adm Acute | \$48 | \$56 | 16.8% | \$21 | \$24 | 14.2% |
| Allow Amt Per Adm Acute | \$13,021 | \$14,265 | 9.6% | \$11,940 | \$12,272 | 2.8% |
| Days LOS Admit Acute | 11.0 | 10.3 | -6.4% | 10.0 | 9.4 | -6.1% |
| Admits Per 1000 Acute | 3.9 | 4.1 | 6.2% | 1.8 | 2.1 | 12.9% |
| Outpatient | | | | | | |
| Allow Amt PMPY OP Med | \$229 | \$274 | 19.4% | \$22 | \$28 | 6.6% |
| Net Pay PMPY OP Med | \$211 | \$250 | 18.4% | \$20 | \$25 | 7.7% |
| Allow Amt Per Svc OP Med | \$100 | \$106 | 6.1% | \$133 | \$133 | 11.4% |
| Svcs Per 1000 OP Med | 2,299.1 | 2,586.9 | 12.5% | 165.7 | 207.0 | -4.4% |

Preventive Visits and Screening Overview

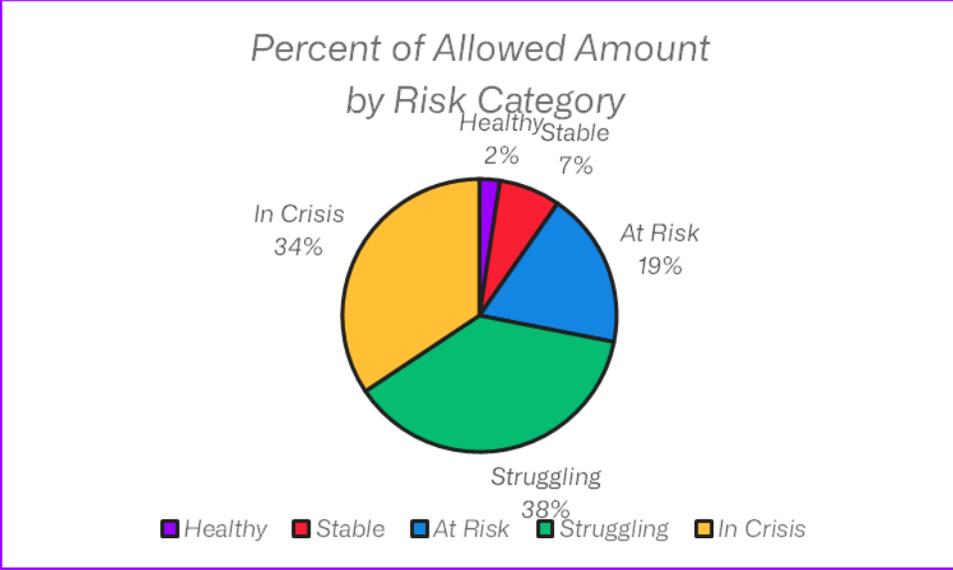
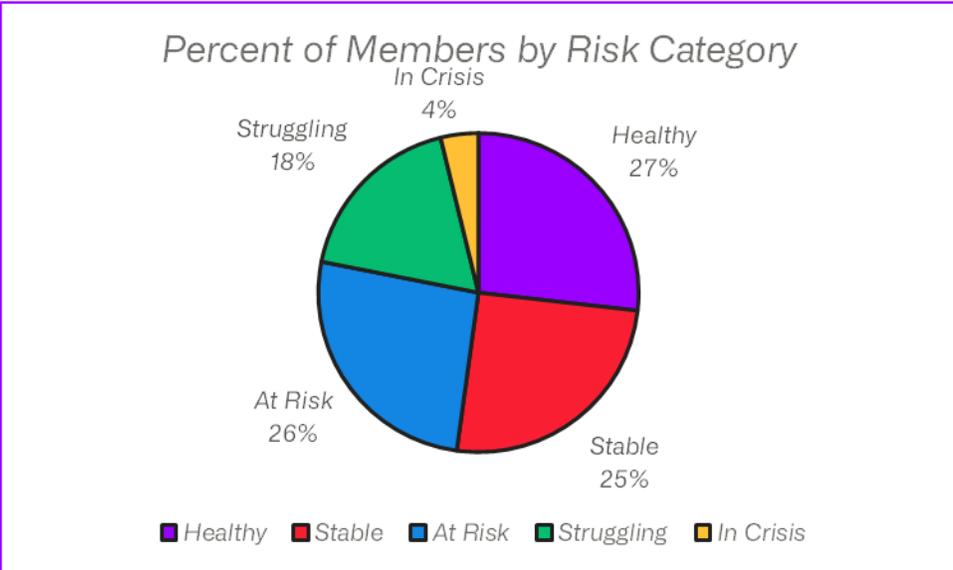


Clinical Overview

| Annual Trend: Conditions of Interest | Allowed Amount PMPY (Medical) | | | Patients per 1000 | | | Allowed Amount per Patient (Medical) | | |
|--------------------------------------|-------------------------------|------------------------|--------|------------------------|------------------------|--------|--------------------------------------|------------------------|--------|
| | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | Change | Oct 2021 – Sep 2022 | Oct 2022 – Sep 2023 | Change |
| Asthma | \$25.17 | \$29.37 | 16.7% | 34.0 | 37.4 | 10.1% | \$669.77 | \$710.44 | 6.1% |
| Cancer - Breast | \$90.69 | \$119.14 | 31.4% | 7.0 | 7.1 | 1.6% | \$11,731.14 | \$15,185.27 | 29.4% |
| Cancer - Colon | \$19.13 | \$34.22 | 78.9% | 1.5 | 1.7 | 12.8% | \$11,563.86 | \$18,357.16 | 58.7% |
| Cancer - Lung | \$33.41 | \$34.90 | 4.5% | 1.0 | 1.2 | 25.6% | \$31,140.21 | \$25,931.72 | -16.7% |
| Cancer - Skin | \$25.38 | \$30.62 | 20.6% | 27.7 | 29.1 | 4.9% | \$827.23 | \$952.16 | 15.1% |
| Cerebrovascular Disease | \$72.51 | \$75.57 | 4.2% | 10.6 | 11.8 | 11.2% | \$6,159.38 | \$5,777.36 | -6.2% |
| Chronic Obstruc Pulm Dis(COPD) | \$9.10 | \$12.05 | 32.5% | 5.1 | 5.4 | 5.5% | \$1,605.56 | \$2,017.72 | 25.7% |
| Congestive Heart Failure | \$10.64 | \$22.68 | 113.2% | 2.8 | 3.3 | 16.8% | \$3,411.11 | \$6,232.63 | 82.7% |
| Coronary Artery Disease | \$103.00 | \$105.17 | 2.1% | 14.0 | 14.6 | 4.0% | \$6,631.38 | \$6,519.75 | -1.7% |
| Diabetes | \$92.29 | \$102.54 | 11.1% | 88.5 | 96.7 | 9.3% | \$941.88 | \$958.89 | 1.8% |
| Hypertension, Essential | \$63.14 | \$75.55 | 19.7% | 117.3 | 119.1 | 1.6% | \$486.50 | \$573.87 | 18.0% |
| Mental Hlth - Depression | \$110.96 | \$128.41 | 15.7% | 90.2 | 97.5 | 8.1% | \$1,111.64 | \$1,190.99 | 7.1% |
| Osteoarthritis | \$161.71 | \$200.74 | 24.1% | 60.8 | 62.1 | 2.2% | \$2,404.21 | \$2,922.53 | 21.6% |
| Renal Function Failure | \$93.01 | \$111.46 | 19.8% | 10.1 | 11.0 | 8.9% | \$8,341.88 | \$9,186.80 | 10.1% |
| Spinal/Back Disord, Low Back | \$183.99 | \$180.18 | -2.1% | 93.0 | 98.9 | 6.4% | \$1,787.88 | \$1,648.30 | -7.8% |
| Pneumonia | \$15.20 | \$28.06 | 84.6% | 5.5 | 7.7 | 40.4% | \$2,505.49 | \$3,299.90 | 31.7% |
| Pregnancy | \$298.17 | \$302.75 | 1.5% | 25.1 | 24.9 | -0.7% | \$10,746.69 | \$11,006.87 | 2.4% |

Risk Profile¹ (Based on FY23 Claims Experience)

| | Member Age Avg | Patients | Allowed Amount | Allow Amt PMPY |
|------------|----------------|---------------|----------------|----------------|
| Healthy | 25.1 | \$21,306,114 | \$702 | 27,410 |
| Stable | 29.8 | \$63,994,131 | \$2,624 | 25,936 |
| At Risk | 39.8 | \$162,793,182 | \$6,605 | 26,519 |
| Struggling | 46.1 | \$331,567,653 | \$19,273 | 18,487 |
| In Crisis | 50.8 | \$303,273,429 | \$88,302 | 3,896 |



¹Definitions for each of the risk category are included on the next slide.

Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.